



The National Hospital Insurance Fund (NHIF) was established under Cap 255 of the Laws of Kenya in 1966 as a department in the Ministry of Health to provide health insurance exclusively for those in the formal employment. In 1972 an amendment was made to allow for membership for those in the informal employment. The Fund was then transformed into a state corporation through an Act of parliament, NHIF Act No. 9 of 1998. The Fund's core mandate is to provide social medical insurance cover to all its members and their declared dependents (spouse and children). The Fund's vision is "A world class universal social insurer". This is achieved through its mission, 'To contribute towards Universal Health Coverage through provision of affordable, accessible, sustainable and quality health insurance'. The Fund has registered 7.3 million principal contributors to date which has grown membership to about 22 million members who include contributors' dependants. NHIF's membership is open to all Kenyans who have attained the age of 18 years and have a monthly income of more than Kes. 1,000. The Fund's mandate is to register members, collect contributions and pay out benefits, to regulate the contributions payable to the Fund and the benefits and other payments made to NHIF; to enhance and ensure adherence and conformity to international standards in quality service delivery; prudent management of resources; contract service providers and provide access to health services and to protect the interests of contributors to the Fund.

NHIF offers health coverage to the national scheme at a fixed rate of Kes. 500 a month dubbed, 'Supa Cover' while the salaried employees' premium is calculated on a graduating scale between Kes. 150 -1700 monthly.

For the National cover which every NHIF member is part of, outpatient benefits include consultation, lab investigations, day care procedures, drugs and dispensation, health education, wellness and counselling, physiotherapy, immunization and vaccines as per the KEPI schedule. The Fund further covers specialized treatment such as renal dialysis, radiology and cancer treatment, surgical procedures, maternal care and reproductive health services, emergency road evacuation, overseas treatment and rehabilitation for drug and substance abuse. NHIF in collaboration with the government has additionally designed products targeting the various groups. They include: Linda Mama Program which is a free benefit package that ensures expectant mothers get ante-natal, delivery care, post-natal care, referral and infant care; Secondary School Cover where by the government launched and rolled out a free cover for all students in public secondary schools; the Health Insurance Subsidy Program (HISP) which targets the very poor, orphans and vulnerable children and the Health Insurance Subsidy Program (OPPD) which targets the very old and persons with severe disabilities. NHIF offers an affordable comprehensive cover with no age limit, no filtering for pre-existing illnesses on enrollment, and chronic illnesses are also covered. NHIF members have access to over 5,300 accredited health care providers countrywide. NHIF has 62 fully autonomous branch offices and 47 Huduma centers countrywide. Each of these branch offices offer all NHIF services including payment of benefits to hospitals, members or employers. Smaller satellite offices and service points in County hospitals also serve these branches.

